More seniors at work

Doreen Duchesne

CANADIAN LIFE EXPECTANCY ranks among the highest in the world—77.1 years, on average, for boys born in 2001, and 82.2 for girls. Only eight decades ago, life expectancies were 59 and 61 years respectively, and most workers who had the financial wherewithal to retire could expect to enjoy only a handful of years before death. Today, however, many live two or more decades after retirement.

Moreover, with continuing medical advances, more of these senior years are spent in good health. Recent studies show a correlation between good physical health and the preservation of cognitive abilities, even into the 90s. "It is now clear that significant cognitive decline is not an inevitable consequence of advanced age." (Anderson and Grabowski Jr. 2003)

While medical findings argue for healthy, aging individuals to remain in the workforce, recent trends have been in the opposite direction. Workers who find their work tedious or stressful are apt to consider retiring at a relatively early age while they are still in good health. This is reflected by the decline in the median retirement age, from 65.0 years in 1976 to 60.6 in 2002.

However, an increasing number of older workers have no intention of joining the ranks of early retirees. Indeed, in 2001, 1 in 12 seniors aged 65 or older had a job. This proportion has been rising in recent years and is likely to keep doing so in the foreseeable future (Duchesne 2002; Walsh 1999).

Why are so many seniors still at work? Many enjoy their job so much that they are content to continue working indefinitely or until forced into retirement by ill health or age-related employment policies (see *Mandatory retirement*). Others are unwilling or unable—for economic, psychological or other reasons—to stop working 'cold turkey.' For these people, the solution may involve a transition to retirement, such as post-career 'bridge-to-retirement' employment,[1] semi-retirement in the guise of part-time work, or unpaid work in a family business.

Transitions can be very complex. Some people repeatedly drop into and out of retirement before making a permanent exit from the labour market. Indeed, most recently retired workers experience a 'honeymoon' period that can last from a few months to two years. Following that phase, retirees often become disenchanted and feel they need something more in their life. For many, that means a return to work, even if only for a few hours a week.

This article draws on the 2001 Census to update an earlier study (Duchesne 2002). It focuses on the occupations of seniors who continue to work beyond age 65—the traditional age of retirement.

The ranks of working seniors continue to grow

Over 300,000 Canadians aged 65 and over were employed in the 2001 Census reference week, accounting for 1 in 12 persons that age (Table 1). An

Table 1: Labour market activity of seniors

	Both sexes	Men	Women
		'000	
Population 65 and over	**3,625**	**1,592**	**2,033**
Labour force	321	217	104
Employed	305	207	98
65 to 69	174	117	57
70 to 74	78	54	25
75 to 79	35	24	11
80 and over	19	12	6
Unemployed	16	10	6
Not in labour force	3,303	1,375	1,929
		%	
Employment rate	8.4	13.0	4.8
Unemployment rate	5.1	4.6	6.0
Participation rate	8.9	13.6	5.1

Source: Census of Population, 2001

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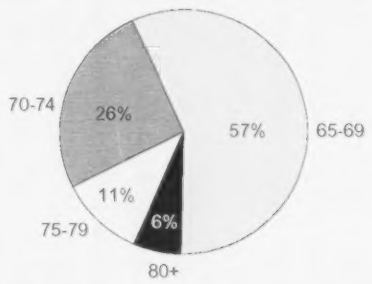
additional 16,000 were unemployed, for a total labour force of 321,000. 'Young' seniors (65 to 69) accounted for well over half (57%) of workers 65 and older in 2001. Those 70 to 74 made up an additional 26%, and those 75 or older 17% (Chart A).

Although women made up the majority (56%) of the population 65 and over, most of the employed were men (68%)—proportions virtually unchanged from the 1996 Census. In comparison, men accounted for only 52% of employed persons aged 25 to 54 (baby-boom and post baby-boom generations). The relatively high proportion of men among employed seniors likely results from the much lower labour force participation of senior women in their younger years when social expectations were different than they are for working-age women today.[2]

Chart A: Over 4 in 10 employed seniors are 70 or older.



Source: Census of Population, 2001

Between 1996 and 2001, the ranks of working seniors rose faster than their population, 20% versus 11%. As a result, the employment rate of seniors increased from 7.8% to 8.4%. Also, the average working senior has been getting older. In 1996, 40.5% of employed seniors were 70 or older, compared with 43.0% in 2001.[3]

Table 2: Educational attainment of seniors by labour force status

	Population		Employed		Not employed	Employment rate	Population 15 to 64
	'000	%	'000	%	%	%	%
Total	**3,625**	**100.0**	**305**	**100.0**	**100.0**	**8.4**	**100.0**
Less than grade 9	1,181	32.6	57	18.8	33.8	4.9	5.8
Some high school	896	24.7	66	21.5	25.0	7.3	20.9
High school graduation	404	11.2	31	10.3	11.2	7.8	14.6
Postsecondary							
Non-university*	689	19.0	73	23.8	18.6	10.5	30.5
No certificate or diploma	145	4.0	12	4.0	4.0	8.4	6.9
Certificate or diploma	544	15.0	61	19.8	14.6	11.1	23.7
Trades	307	8.5	36	11.7	8.2	11.6	10.5
Other	237	6.5	25	8.1	6.4	10.5	13.2
University**	454	12.5	78	25.6	11.3	17.2	28.2
Some	192	5.3	26	8.5	5.0	13.5	11.3
Degree	263	7.2	52	17.1	6.3	19.9	16.9

Source: Census of Population, 2001

* *Community colleges, CEGEPs, institutes of technology, private business colleges, and nursing and other vocational schools; also aprenticeship or journeyman's training.*

** *Some may also have non-university certificates or diplomas, or university certificates or diplomas below the bachelor level.*

Working seniors are generally better educated

Highly educated individuals are much more likely than those with less schooling to continue working beyond the traditional age of retirement (Chart B). In 2001, 1 in 5 seniors with a university degree was employed, compared with only 1 in 20 with less than a grade 9 education (Table 2).

As a group, seniors have less education than younger Canadians. One-third of all persons 65 and over had less than grade 9, compared with just 6% of those 15 to 64. Seniors with jobs were apt to be better educated than those not working, however. Over one-quarter of those working had at least some university education (26%), compared with 11% of those not employed.

Why are well-educated seniors so keen to work? In part, jobs requiring high or specialized education tend to be less physically demanding, so physical limitations are less likely to lead to retirement. Also, these jobs usually pay better, so the opportunity cost of retirement may

Mandatory retirement

In tandem with a growing number of prominent (Jean Chrétien and Paul Martin) and not-so-prominent working seniors, public debate concerning mandatory retirement has been mounting in recent years—fuelled by the huge cohort of baby boomers approaching retirement age. An important social and economic issue, mandatory retirement is very controversial since it requires balancing the needs and rights of both older workers and employers.

Many arguments have been put forward favouring and opposing mandatory retirement (usually at age 65). Some of those in favour feel that it provides savings on salaries and wages, since the oldest workers are often at the top of their salary scales. Employers may also find it easier to plan staffing and training activities. Other proponents have suggested that the removal of a mandatory retirement age could result in some workers losing their job at an earlier age, particularly those with medical problems or whose work has deteriorated.

On the other hand, opponents of mandatory retirement argue that the oldest employees have the most experience. Some have vast stores of corporate knowledge, while others have specialized qualifications that are difficult for an employer to find in the face of skilled-worker shortages. Moreover, many older workers are in excellent health and able to continue working for years. Forcing such people to retire is considered a waste of human resources and a violation of human rights.

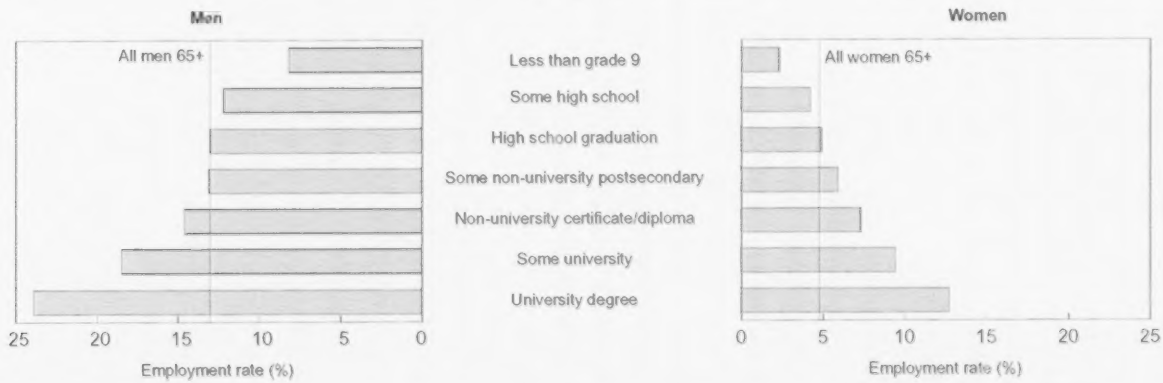
Some employers oppose mandatory retirement because they wish to reduce expenditures on training and pension benefits. Older employees do not need the training required by new employees and do not begin receiving pension benefits until they retire.

Others worry that the burden of future financial obligations related to the Canada and Quebec Pension Plans, Old Age Security, and the Guaranteed Income Supplement will be too great. And then, there are those who have to keep working beyond age 65 to make ends meet. Many are women at risk of financial hardship if forced to retire too soon.

Retirement legislation is mainly a provincial or territorial concern, although the federal government is responsible for its own civil service, the military, and federally chartered institutions such as banks. Mandatory retirement was abolished in the federal civil service in 1986. A mandatory retirement age is also currently prohibited in all three territories as well as in Quebec, Alberta, Manitoba and Prince Edward Island. Exceptions are allowed in the human rights codes of these jurisdictions (and in all other provinces and in federal legislation)—for example, in firefighting, the military, and airline pilot occupations.

The remaining six provinces allow an employer to mandate retirement at age 65 through collective agreements or company policies. For example, Ontario has no law that forces workers to retire at age 65 *per se*, but its Human Rights Code protects only 18 to 64 year-old workers from age discrimination—at age 65, protection ceases. Legislation to eliminate mandatory retirement died on the order paper when the 2003 provincial election was called.

Chart B: The odds of being employed rise with education. However, women with the same schooling as men are much less likely to be working.



Source: Census of Population, 2001

be greater. Finally, people in professions requiring many years of specialized education or training (such as medicine and law) generally begin their careers in their late 20s or early 30s, often having accumulated considerable debt during their school years. Some may choose to work far beyond age 65 to accumulate the savings required to maintain their lifestyle in retirement. In fact, these occupations exhibit a different career age structure than jobs typically held by people who possess a high school or college diploma only (Kaufman and Spilerman 1982).[4]

The most notable employment rate increases between 1996 and 2001 were among seniors with a trades certificate or diploma (up 1.2 percentage points to 11.6%), and among those with some university education (up 1.0 point to 13.5%). The rate fell slightly in only two categories—university degree (to 19.9%), and other certificate or diploma (to 10.5%).[5]

The rising educational attainment and employment rates of seniors reflect the more extensive schooling of younger cohorts (those aged 65 to 69 in 2001 were in the better-educated 60-to-64 age group in 1996).[6] This early trend can be expected to gain momentum as the well-educated baby boomers enter their senior years (the oldest reached age 55 in 2001).

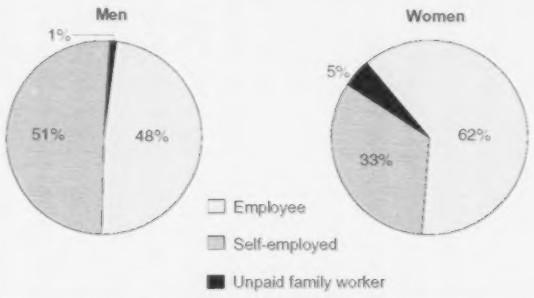
Many working seniors are self-employed

Self-employment is far more common among seniors than among workers aged 15 to 64, reflecting the importance of self-employment as both a lifestyle and source of income among older Canadians (Table 3). Indeed, workers 65 and over were almost four times more likely than those 15 to 64 to be their own boss—45% compared with 12%. Most of these self-employed seniors (57%) were working owners of an unincorporated business without paid help.

Older workers were also more likely than their younger counterparts to report working without pay in a farm or business owned or operated by a relative living in the same household (unpaid family workers)—2.2% versus 0.4%.

The class of worker distribution of seniors differed substantially by sex. Men were more likely to be self-employed while women were more likely to be employees or unpaid family workers (Chart C).

Chart C: Just over half of senior men were self-employed; the majority of senior women were employees.



Source: Census of Population, 2001

Table 3: Employment by class of worker

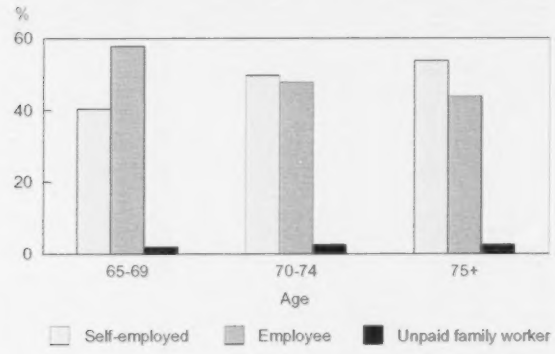
	65 and over		15 to 64
	'000	%	%
Total employed	**305**	**100.0**	**100.0**
Employees	161	52.8	87.9
Self-employed	137	45.0	11.7
Incorporated	36	11.9	3.9
With paid help	20	6.4	2.4
Without paid help	17	5.4	1.5
Unincorporated	101	33.1	7.8
With paid help	23	7.5	2.3
Without paid help	78	25.6	5.5
Unpaid family workers	7	2.2	0.4

Source: Census of Population, 2001

Moreover, the proportion of working seniors who were self-employed rose with age—from 40% of 65 to 69 year-olds to 54% of those aged 75 and over (Chart D). The unincorporated self-employed accounted for all of this increase.

Independence and the flexibility of scheduling one's own hours of work may explain the popularity of self-employment and, to a lesser extent, unpaid family work. These employment situations also allow some to work around a disability, while for others the attraction is freedom from early retirement rules or employer expectations. In some cases, individuals who have spent all or most of their working years in self-employment may simply continue working beyond 'normal' retirement age, at the same or a reduced pace.[7]

Chart D: The oldest workers are the most likely to be self-employed.



Source: Census of Population, 2001

In other cases, older workers may retire from employment but continue working in a similar occupation on a self-employed basis (for example, as a consultant). Alternatively, some may switch gears entirely to take up a completely different but more emotionally rewarding pursuit (such as turning a lifelong hobby into a money-making activity).

Although it is too early to ascertain whether a trend is emerging, the proportion of working seniors who are employees seems to be rising, as does the proportion who are incorporated self-employed. Between 1996 and 2001, the former increased from 51.4% to 52.8%, while the latter edged up from 11.4% to 11.9%. In contrast, unincorporated self-employment dropped from 35.0% to 33.1%. The percentage of unpaid family workers stayed the same.

Most occupations are open to seniors, with some exceptions

Although seniors are present in most occupations, some lines of work are essentially closed to them. Jobs that rely on physical capabilities that deteriorate with age—strength, eyesight, reflexes and manual dexterity—may be too demanding for some seniors. Such occupations include commercial divers, air traffic controllers, firefighters, and ambulance attendants.

Some occupations have specific requirements that can be met only through postsecondary education or specialized training. Many of these jobs also demand a familiarity with recently developed technologies. Since seniors as a group are generally less educated than younger Canadians, they are less likely to qualify for such jobs. For example, in 2001, none of the 1,700 employed cardiology technicians were 65 or older, and seniors accounted for only very small proportions of medical laboratory technicians, instructors and teachers of persons with disabilities, and computer and information systems professionals.

In some cases—such as government, medical and educational services—the dearth of older workers is associated with pension plans that permit retirement at a relatively young age under certain conditions.[8] Other occupations, such as protective services, have mandatory retirement provisions for safety or other reasons.

Seniors now work in a wider variety of occupations

As the number and proportion of employed seniors continue to rise, the variety of jobs they are performing keeps expanding. In 1996, half of all workers aged 65 and over were concentrated in 20 occupations. By 2001, the same proportion was spread across 25, reflecting increased job diversification in a labour market whose participants meet wide-ranging requirements with respect to education, skills and experience (Table 4).[9]

Farmers and farm managers accounted for 15% of older workers, with 46,405 seniors employed in 2001. Although the large majority (8 in 10) were men, farming and farm management was also the number one occupation of senior women. In addition, a relatively high proportion of seniors (3%) were also employed as general farm workers (ranking fourth).

Many seniors were employed in sales. In fact, the second and third most common occupations for seniors in 2001 were in retail trade as salespersons and salesclerks, and managers. Other sales occupations included sales representatives in non-technical wholesaling;[10] real estate agents and salespersons; and sales, marketing and advertising managers. These five occupations accounted for 10% of working seniors.[11] Men were dominant in all these occupations.

The third most common job group for seniors was janitors, caretakers and building superintendents; almost 8 in 10 were men. Related occupations that were also common included light duty cleaning, and property administration. About two in three light duty cleaners were women, while two in three property administrators were men.

Table 4: Top 25 occupations for employed seniors

	Both sexes		Men		Women	
	2001	Change from 1996	2001	Change from 1996	2001	Change from 1996
		%		%		%
Total employed	**305,115**	**19.6**	**207,260**	**18.6**	**97,860**	**21.6**
Top 25 occupations	**154,045**	**15.2**	**105,050**	**12.6**	**49,010**	**21.3**
Farmers and farm managers	46,405	2.7	36,540	-1.7	9,870	22.9
Retail salespersons and sales clerks	10,575	15.5	5,420	20.0	5,155	11.1
Retail trade managers	9,585	49.3	6,965	49.8	2,620	47.6
General farm workers	8,540	18.5	5,200	32.0	3,340	2.1
Janitors, caretakers and building superintendents	7,310	-1.6	5,715	4.1	1,590	-18.0
Secretaries (except legal and medical)	6,200	44.0	250	35.1	5,955	44.5
Bookkeepers	5,220	14.2	895	1.1	4,330	17.7
Security guards and related	4,655	-4.6	4,145	-4.1	510	-6.9
Financial auditors and accountants	4,610	63.5	3,415	53.8	1,195	99.2
Truck drivers	4,310	83.8	4,255	82.2	60	500.0
Sales representatives—wholesale trade (non-technical)	4,230	-5.9	3,695	-8.0	535	11.5
Light duty cleaners	3,940	53.6	1,350	126.9	2,590	31.5
Real estate agents and salespersons	3,800	11.4	2,670	12.4	1,130	9.2
Property administrators	3,625	25.9	2,390	30.2	1,230	18.3
General office clerks*	3,440	-4.6	600	-27.3	2,840	2.2
Babysitters, nannies and parents' helpers	3,420	6.0	425	-5.6	2,995	7.9
Senior managers—goods production, utilities, transportation and construction	2,950	17.1	2,705	15.8	245	36.1
General practitioners and family physicians	2,945	4.4	2,635	2.9	310	19.2
Ministers of religion	2,855	-5.1	2,595	-8.1	260	40.5
Senior managers—financial, communications and other business services	2,850	78.1	2,435	71.5	415	130.6
Senior managers—trade, broadcasting and other services	2,735	37.1	2,400	37.5	335	34.0
Bus drivers, and subway and other transit operators	2,625	39.6	2,280	36.1	345	68.3
Restaurant and food service managers	2,460	55.2	1,765	45.9	690	84.0
Lawyers and Quebec notaries	2,385	34.0	2,240	32.9	150	57.9
Sales, marketing and advertising managers	2,375	6.3	2,065	1.5	315	57.5
All other occupations	**151,070**	**24.3**	**102,210**	**25.5**	**48,850**	**21.9**

Source: Census of Population
** Includes typists and word processing operators, who were classified separately in the 1991 Standard Occupational Classification.*
Note: Data may not add to totals because of random rounding to 5.

Seniors working in office or desk jobs, particularly as secretaries (other than legal or medical), bookkeepers, and general office clerks accounted for 5% of employed seniors. Almost 9 in 10 were women.

Seniors in professional occupations were most likely to be financial auditors and accountants, general practitioners and family physicians, religious ministers, or lawyers and Quebec notaries. Most of these jobs require a high or specialized education and tend to be occupied by men.

Older workers were also in senior management, particularly in goods production, utilities, transportation and construction; financial, communications and other business services; and trade, broadcasting and other services. About 9 in 10 were men.

Self-employment, which is common among seniors, lends itself to some occupations more than others—for example, farming, managing a retail business, and service jobs (Marshall 1999). Many professionals such as doctors, lawyers, and architects are also self-employed. In 2001, self-employment was particularly

evident among seniors working as farmers and farm managers, lawyers and Quebec notaries, family physicians, restaurant and food service managers, retail trade managers, general farm workers, and financial auditors and accountants.

However, some jobs favoured by seniors do not have a high self-employment content. For example, 98% of seniors working as security guards were employees. High proportions of employees were also recorded among bus drivers and subway operators, religious ministers, retail salespersons and sales clerks, and general office clerks.

The split between wage earners and the self-employed was roughly even in the three senior management fields, as well as among sales, marketing and advertising managers.

Major gains occurred in several occupations between 1996 and 2001. Retail trade managers and secretaries (excluding legal and medical) aged 65 and over became more common (up 49% and 44% respectively). Financial auditors and accountants rose considerably (63%), moving their ranking from 16th to 9th place.[12] Seniors also became much more visible as truck drivers (up 84%, rising from 20th to 10th position), light duty cleaners (up 54%), and restaurant and food service managers (up 55%). And notable gains were made in senior management circles—up 78% in financial, communications carriers and other business services.

In contrast, reductions were noted in some of the more traditional senior occupations. For example, janitors, caretakers and building superintendents aged 65 and over fell 2%, falling from 3rd to 5th in rank. Security guards fell by 5%, from 6th to 8th place. A severe drop occurred among accounting and related clerks—down 53%, from 8th place to 30th.[13] Other contractions took place among sales representatives in (non-technical) wholesale trade (-6%), general office clerks (-5%), and ministers of religion (-5%).

The division of labour among today's seniors remains traditional. Some occupations, such as judges and religious ministers, tend to be filled mainly by men; others, such as secretaries and babysitters, are taken mainly by women. These patterns likely reflect the social culture of these workers when they were school age and, later, as they entered the job market—years before affirmative action programs and anti-discrimination legislation.

Nevertheless, from 1996 to 2001, the proportion of older workers who were women rose across a wide range of occupations, reflecting the higher participation rates of younger cohorts. Overall, women's share of the 65 and over workforce increased from 31.5% in 1996 to 32.1% in 2001. This share is expected to continue rising in future years as younger working women enter their senior years. In 2001, almost half (47.2%) of employed 15 to 64 year-olds were women.

Seniors are highly visible in some jobs

In over 30 occupations, 5% or more of the ranks were 65 or older in 2001 (Table 5). The total number of workers of all ages in these disparate areas ranged from a mere 945 boat operators to a quarter of a million farmers and farm managers.

Older workers were most prominent among judges—almost one in four (23%) were at least 65. Since judgeships are usually conferred after many years of legal experience, incumbents tend to be older, on average, than persons in other careers.

Farming and farm management also contained a very high percentage of seniors (one in five). Other agricultural occupations associated with older workers include nursery and greenhouse operators and managers, and general farm workers.

Seniors were also prominent among trappers and hunters (16%) and among ministers of religion, property administrators and legislators (1 in 10 workers each). Related fields with a lot of older workers include other religious occupations, real estate agents and salespersons, and accommodation service managers.

Many seniors are attracted to artistic pursuits. Some have more time in their later years, while others have decided to expand a lifelong hobby into a second career.[14] Unlike most other jobs held by older workers, which tend to be filled predominantly by one sex, artistic occupations appear more equitable: 36% of senior painters, sculptors and other visual artists were women, 43% of authors and writers, and 56% of artisans and craftspersons. High rates of self-employment in these occupations may contribute to this more equal participation.

Some trade occupations are characterized by a high presence of seniors. These include shoe repairers and shoemakers, jewellers and watch repairers, and upholsterers.

Several medical professions also accommodate a high proportion of older workers, including specialist physicians, general practitioners and family physicians, denturists, and dentists.

Table 5: Occupations with a high concentration of seniors

	Employed seniors 65 and over						Employment	
	Both sexes	Change from 1996	Men	Change from 1996	Women	Change from 1996	All ages	Seniors' share
		%		%		%		%
Judges	590	22.9	575	23.7	15	50.0	2,585	22.8
Farmers and farm managers	46,405	2.7	36,540	-1.7	9,870	22.9	227,875	20.4
Trappers and hunters	160	-43.9	130	-42.2	30	-50.0	1,020	15.7
Ministers of religion	2,855	-5.1	2,595	-8.1	260	40.5	26,595	10.7
Property administrators	3,625	25.9	2,390	30.2	1,230	18.3	33,880	10.7
Legislators	745	-2.0	605	-4.0	140	7.7	7,605	9.8
Painters, sculptors and other visual artists	1,320	3.9	585	-14.0	740	25.4	15,190	8.7
Nursery and greenhouse operators and managers	525	61.5	380	46.2	145	107.1	6,185	8.5
Other religious occupations	620	-29.1	290	-37.6	330	-18.5	7,440	8.3
Shoe repairers and shoemakers	195	11.4	185	12.1	10	0.0	2,340	8.3
Specialist physicians	1,970	21.2	1,760	18.5	210	44.8	23,855	8.3
General farm workers	8,540	18.5	5,200	32.0	3,340	2.1	104,855	8.1
Real estate agents and salespersons	3,800	11.4	2,670	12.4	1,130	9.2	48,890	7.8
Accommodation service managers	2,200	50.7	1,295	44.7	905	58.8	28,740	7.7
Authors and writers	1,560	19.5	880	8.0	675	39.2	20,550	7.6
General practitioners and family physicians	2,945	4.4	2,635	2.9	310	19.2	41,175	7.2
Conductors, composers and arrangers	160	45.5	80	0.0	75	150.0	2,290	7.0
Musicians and singers	1,950	38.3	660	41.9	1,295	37.8	29,095	6.7
Denturists	140	33.3	140	47.4	10	0.0	2,155	6.5
Security guards and related	4,655	-4.6	4,145	-4.1	510	-8.9	73,540	6.3
Jewellers, watch repairers and related	310	-7.5	300	-3.2	10	-50.0	5,115	6.1
Senior managers—trade, broadcasting and other services	2,735	37.1	2,400	37.5	335	34.0	46,190	5.9
Boat operators	55	266.7	55	266.7	0	0.0	945	5.8
Other elemental service occupations	1,290	29.0	1,055	22.7	230	64.3	22,450	5.7
Artisans and craftspersons	1,045	27.4	465	14.8	580	39.8	18,245	5.7
Senior managers—financial, communications and other business services	2,850	78.1	2,435	71.5	415	130.6	52,085	5.5
Senior managers—goods production, utilities, transportation and construction	2,950	17.1	2,705	15.8	245	36.1	53,970	5.5
Insurance, real estate and financial brokerage managers	1,880	40.8	1,435	24.2	445	154.3	34,460	5.5
Upholsterers	410	86.4	325	66.7	80	166.7	7,645	5.4
Funeral directors and embalmers	230	2.2	230	12.2	0	-100.0	4,355	5.3
Sheriffs and bailiffs	125	31.6	95	18.8	30	200.0	2,440	5.1
Bookkeepers	5,220	14.2	895	1.1	4,330	17.7	103,075	5.1
Dentists	905	40.3	865	38.4	40	60.0	17,930	5.0

Source: Census of Population, 2001
Note: Data may not add to totals because of random rounding to 5.

Data source and definitions

The **Census of Population**, conducted every five years, gathers demographic, social, economic and cultural information on the Canadian population. Most households (80%) are asked to provide basic information only, while the remaining 20% provide more detailed information, including their labour market activities during the week prior to enumeration and in the previous year. The 20% sample information is later weighted to represent the entire population. Most of this article is based on the 2001 Census. The 1996 Census is also used to delineate short-term trends.

In this article, **seniors** are persons aged 65 and over at the time of the 2001 Census (May 15, 2001) or the 1996 Census (May 14, 1996).

The **employed** are persons aged 15 and over who were employees, self-employed, or unpaid family workers during the week preceding the census. Employees earned a wage, salary, tips, commissions, or were paid in kind. The self-employed worked for profit in their own business, farm or professional practice, while unpaid family workers worked without pay in a family farm or business. Also included are persons who were temporarily absent from their job or business, with or without pay, for the entire week because of vacation, illness, a labour dispute, maternity leave, family responsibilities, or some other reason.

Institutional residents living in collective dwellings, such as nursing homes and penal institutions, are excluded from the workforce; and unpaid household activities, unpaid child and elder care, and volunteer work are excluded from the definition of work.

The **unemployed** are persons aged 15 years and over, excluding institutional residents, who had no job but were available for work during the week preceding the census, and who either had actively looked for work in the preceding four weeks, were on temporary layoff and expected to return to their job, or had a definite arrangement to start a new job within four weeks.

Persons **in the labour force** were either employed or unemployed during the week preceding the census.

The **employment rate** refers to persons employed the week before the census expressed as a percentage of the population. The employment rate for a particular group (for example, women 65 or older) is the number of employed persons in that group as a percentage of the group's total population.

The **unemployment rate** is the number of persons unemployed the week before the census expressed as a percentage of the labour force that same week.

The **participation rate** is the labour force expressed as a percentage of the population.

The **class of worker** indicates whether a person is an employee, self-employed (either incorporated or unincorporated, with or without paid help), or an unpaid family worker.

Full-time workers worked 30 or more hours a week during most of the weeks they were employed in 2000 (or 1995 in the case of the 1996 Census). **Part-time** workers worked mainly less than 30 hours a week. Persons in full-time employment for part of 2000 and in part-time employment for another part were asked to report information for the job at which they worked the most weeks. In the case of people who had more than one job during the same week, the hours spent at all jobs were combined.

Most working seniors have full-time jobs

Virtually all seniors (95%) who had jobs in 2001 had also worked the previous year.[15] The majority (57%) were employed mainly full time,[16] but the proportion was significantly lower than that of younger workers (81%) (Table 6). Six in 10 men aged 65 and over (62%) worked mainly full time compared with 45% of women.

Since the incidence of part-time work was higher for those 65 and over than for younger workers, at least some workers may be reducing their weekly hours as a transition into retirement. Perhaps they continue to work to supplement pension income or to occupy some hours of the day. This slowing down can take many forms. For example, one individual may work fewer hours for the same business, another may retire from a long-time employer to work part time in a similar occupation elsewhere (such as a long-distance trucker switching to local bus driving), and yet another may expand a hobby into a livelihood.

Seniors in the territories and Prairie provinces most likely to work

The distribution of working seniors across the provinces and territories was generally similar to their population distribution; for example, 14% of both the senior population and workforce resided in British Columbia (Table 7). The two exceptions to this parallel pattern were Quebec and Alberta. Quebec accounted for 24% of Canadians 65 and over, but only 16% of workers that age; conversely, Alberta accounted for only 8% of the senior population but 13% of its workforce.

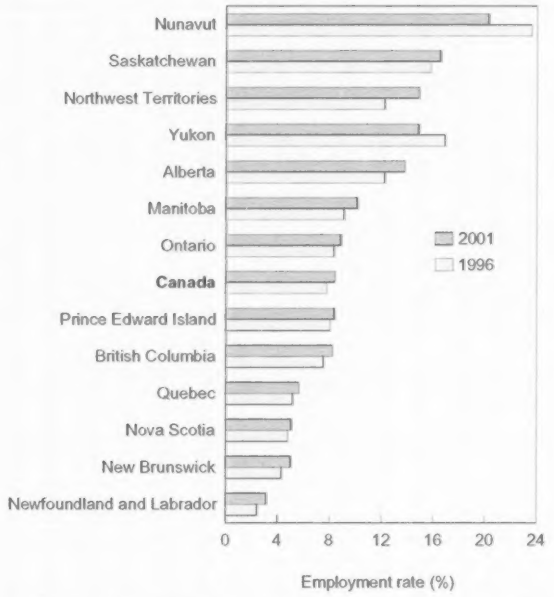
The differing proportions of seniors in the workforce in the various provinces reflect provincial economies. For example, older workers were most common in the Prairies, where farming is important. Seniors accounted for almost 5% of total employment in Saskatchewan, compared with only 1.0% in Newfoundland and Labrador, and 2.1% nationally (Table 8).

Table 6: Seniors working full time or part time

	Employed in 2001*	Mainly full-time in 2000	Mainly part-time in 2000
		'000	
65 and over	291	165	126
Men	198	123	75
Women	93	42	51
65 to 69	167	101	67
Men	113	75	38
Women	54	25	29
70 to 74	74	39	35
Men	51	29	22
Women	23	10	13
75 to 79	32	16	16
Men	23	12	10
Women	10	4	6
80 and over	17	9	8
Men	11	6	5
Women	6	3	3
15 to 64	14,016	11,315	2,701
Men	7,435	6,570	865
Women	6,581	4,745	1,836

Source: Census of Population
Persons employed the week before the census who **also worked at some time in 2000 (excludes 14,000 persons who did not work at all in 2000).*

Chart E: The proportion of seniors with jobs rose in all provinces.



Source: Census of Population

Similarly, employment rates of seniors were high in the Prairie provinces, particularly Saskatchewan (17%) and Alberta (14%). In contrast, only 3% of seniors living in Newfoundland and Labrador were working (Chart E).

While the proportion of seniors among workers was relatively low in all three territories (1.2% in the Northwest Territories and 1.5% in the other two), the employment rate among seniors was the highest in Nunavut, where 1 in 5 seniors had jobs; in the Northwest Territories and Yukon, the ratio was 1 in 7.

The proportion of self-employed seniors was relatively low in Quebec (35%) but almost twice as high in Saskatchewan (68%). It was also

Table 7: Seniors in the population and with jobs

	2001		1996	
	Population	Employed	Population	Employed
Canada	**3,624,850**	**305,120**	**3,279,775**	**255,205**
Newfoundland and Labrador	59,060	1,850	55,120	1,335
Prince Edward Island	17,060	1,430	16,070	1,295
Nova Scotia	119,370	6,055	112,150	5,365
New Brunswick	92,525	4,650	87,125	3,760
Quebec	878,065	49,355	787,365	40,675
Ontario	1,383,705	122,950	1,246,660	104,010
Manitoba	145,695	14,770	142,140	12,960
Saskatchewan	136,755	22,645	135,145	21,335
Alberta	284,340	39,265	245,605	30,100
British Columbia	504,365	41,520	449,255	33,860
Yukon	1,645	245	1,300	220
Northwest Territories	1,575	235	1,305	160
Nunavut	690	140	530	125

Source: Census of Population

Table 8: Seniors' share of employment

	2001	1996
	%	
Canada	**2.1**	**1.9**
Newfoundland and Labrador	1.0	0.7
Prince Edward Island	2.2	2.1
Nova Scotia	1.5	1.4
New Brunswick	1.4	1.2
Quebec	1.4	1.3
Ontario	2.2	2.0
Manitoba	2.7	2.5
Saskatchewan	4.7	4.6
Alberta	2.4	2.2
British Columbia	2.2	1.9
Yukon	1.5	1.3
Northwest Territories	1.2	0.8
Nunavut	1.5	1.5

Source: Census of Population

high in Manitoba, Alberta (both 52%), and Prince Edward Island (51%). The proportion of unpaid family workers was also higher than the national average in the same provinces—5.7% in Saskatchewan, 4.5% in Prince Edward Island, 2.8% in Manitoba, and 2.7% in Alberta. Much of this employment was likely farm-related.

Between 1996 and 2001, the proportion of seniors in the workforce rose from 1.9% to 2.1%. Older workers were more apparent in every province (Table 8), but especially in British Columbia and in Newfoundland and Labrador. Although the proportion of seniors remained well under the national average in the latter province, their share of employment increased considerably during this short period.

Conclusion

The Canadian population is slowly but inexorably aging. In 1971, only 8% was 65 or older; by 2001, the percentage was up to 13%. In the coming decades, this country's massive baby-boom cohort, now middle-aged, is expected to progressively boost this share. Indeed, demographic projections indicate that about 15% of the population will consist of seniors in 2011, 19% in 2021, and 21% in 2026.[17]

This demographic trend is a source of great concern to governments, policy makers, labour market and other researchers, employers, unions and workers. Much apprehension revolves around the future capability of public and private pension and social programs to adequately address the needs of the coming generations of seniors.

However, these fears may be moderated as an increasing number of Canadians approaching the customary retirement age of 65 consciously choose to remain in the labour market. It is also likely that the participation rates of older women will continue to rise toward those of men.

Alternatives to retirement are much more numerous today, given the increased availability of casual, part-time, and on-call employment, as well as expanding opportunities for home-based work. And despite living in an increasingly technological society, the more highly educated baby boomers can expect to qualify for more occupations than ever before as they approach retirement age.

The reorientation of the Canadian economy from the production of goods (agriculture and manufacturing) to the provision of services (ranging from professional consulting services to restaurant and fast-food services) has also opened more doors. These new or expanding job markets have increased the demand for knowledge workers familiar with evolving technologies (particularly those dependent on computers), as well as people who have honed their social skills through life experience.

These are only some of the trends that may encourage baby boomers entering their senior years to continue working well past 65.

Perspectives

Notes

1 These bridges can take many forms, such as consulting in an area of expertise, performing a job that requires a different skill set (from teaching to selling books, for example), or expanding a hobby into an income-generating activity.

2 The May 1966 Labour Force Survey indicated that only 36% of 25 to 54 year-old women were in the labour force, compared with 97% of men that age. By the 2001 Census, the proportion of women working or looking for work had risen to 79%, while that of men had dropped to 91%.

3 This supports the conjecture that more and more seniors will be working in the next few decades.

4 Recent findings on early retirement trends indicate that highly educated workers are also more likely to retire early than those with less schooling. This apparent contradiction may in part be attributed to early retirees who were formerly employed in the public sector—public administration, education, communication and utilities, and health care and social services. These fields are associated with employer-sponsored pension plans that enable employees to retire before they become eligible for Canada or Quebec Pension Plan benefits (Kieran 2001). Some retire from a lifelong career at a relatively young age, becoming self-employed to work at a slower pace in a similar occupation; others end up pursuing an entirely different line of work that they feel could be more rewarding at this stage of their life.

5 In Duchesne (2002), 'other non-university only with trades certificate or diploma' was included in the more aggregated 'other certificate or diploma' category because the general practice in census tabulations is to assign people with a trades certificate or diploma obtained through apprenticeship or journeyman's training to a simple 'trades certificate or diploma' category, and to assign people with a trades certificate or diploma obtained at a vocational school or community college to 'other non-university only with trades certificate or diploma.' In this article, 'other non-university only with trades certificate or diploma' was assigned to 'trades certificate or diploma.' Had the original groupings been used, the employment rate for seniors with a 'trades certificate or diploma' would have risen from 10.2% in 1996 to 11.2% in 2001; the rate for 'other certificate or diploma' would have increased from 10.7% to 11.1%.

6 The educational attainment of this pre-65 cohort rose appreciably in only five years. Between 1996 and 2001, the proportion of 60 to 64 year-olds with a university degree rose from 8.4% to 11.9%; at the other end of the scale, those with less than a grade 9 education fell from 27.9% to 20.8%.

7 The volume of work performed can be approximated using the full-time/part-time variable.

8 Conditions for a full pension upon retirement may entail a minimum age requirement (such as 55) and a minimum number of years worked (such as 35) for a particular employer. In some cases, the pension credits from one employer are transferable to another.

9 These statistics were compiled for 520 unit groups—the most detailed level in the 2001 National Occupational Classification for Statistics.

10 Sales representatives in wholesale trade (non-technical) are concerned primarily with wholesaling goods and services that do not require a knowledge of science or engineering (for example, wholesalers of alcoholic beverages, financial services, and radio advertising; auctioneers; freight sales agents; grain dealers; importers; publication distributors; wholesale suppliers, tour operators).

11 Seniors were also employed in a multitude of other sales occupations, such as grocery clerks, service station attendants, direct sellers, street vendors, telemarketers, cosmetics sellers, and other home sales.

12 A huge increase (44%) in the number of financial auditors and accountants was observed in all age groups (from 116,390 to 167,080). Respondents under age 25 who identified themselves as auditors or accountants but had no educational qualifications were assigned to the accounting and related clerks category instead, as were persons who prepare tax returns for pay.

13 A major decline among accounting and related clerks was seen in all age groups. Total employment in these occupations dropped from 251,825 workers in 1996 to 169,985 in 2001. This trend may be related to the rising proliferation of accounting software, which has replaced many workers.

14 The high visibility of seniors in artistic occupations may reflect data collection practices. For example, many younger individuals who regard themselves primarily as artists or writers must take a second job to make ends meet. If the usual weekly hours at a non-artistic job exceed those spent on creative endeavours, that job will be recorded as the main job. Also, the dividing line between a professional artist or writer and an amateur can be difficult to draw. Many individuals pursue artistic interests for years as hobbies. A hobby that does not provide income is not considered employment. After retirement, what was once a hobby may become a second career.

15 A small proportion (4.7%) of the 305,120 seniors with jobs the week before the 2001 Census were not employed at all in 2000. The corresponding proportion among 14.4 million 15 to 64 year-olds was lower (2.6%). This type of labour market behaviour could result from job loss, long-term unemployment, a lengthy vacation or illness, temporary retirement (among older workers), as well as school attendance or unpaid maternity leave (among younger workers).

16 This finding is based on whether the weeks worked in 2000 were full-time (30 or more hours) or part-time (under 30 hours). Persons with a full-time job for part of the year and a part-time job for another part of the year reported the information for the job at which they worked the most weeks. Information was not collected on the number of weeks worked per se; for example, a mainly full-time worker could have worked as little as one week or all 52 weeks.

17 These projections are based on medium-growth assumptions. See *Population projections for Canada, provinces and territories, 2000-2026* (Statistics Canada, Catalogue 91-520-XPB) or call (613) 951-2320.

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We welcome your views on articles and other items that have appeared in *Perspectives*. Additional insights on the data are also welcome, but to be considered for publication, communications should be factual and analytical. We encourage readers to inform us about their current research projects, new publications, data sources, and upcoming events relating to labour and income.

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